

Information to identify the case:

Debtor 1	<u>Matthew A Leoffert</u>	Social Security number or ITIN	xxx-xx-9521
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-20674-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew A Leoffert

6/21/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Matthew A Leoffert
 Debtor

Case No. 14-20674-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db
 13900213 +Matthew A Leoffert, 2606 School Street, Ambridge, PA 15003-1365
 13800485 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 13800487 +Federal Loan Servicing/PHEAA, PO BOX 69184, Harrisburg, PA 17106-9184
 13844183 Kay Jewelers, 175 Grant Rd, Akron, OH 44333
 14002064 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 13800490 +PHH Mortgage ICE Center, 2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
 13800494 +Western Sky Financial LLC, PO Box 370, Timber Lake, SD 57656-0370

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg
 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 22 2019 02:17:39 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13800482 +EDI: GMACFS.COM Jun 22 2019 06:03:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 13807784 EDI: GMACFS.COM Jun 22 2019 06:03:00 Ally Financial serviced by Ally Servicing LLC,
 PO Box 130424, Roseville, MN 55113-0004
 13800483 +EDI: CAPITALONE.COM Jun 22 2019 06:03:00 Capital One, PO Box 5253,
 Carol Stream, IL 60197-5253
 13821173 +E-mail/Text: bncmail@w-legal.com Jun 22 2019 02:18:05 DELBERT SERVICES CORPORATION,
 C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13873728 +E-mail/Text: kborkley@bernsteinlaw.com Jun 22 2019 02:18:26 Duquesne Light Company,
 c/o Bernstein-Borkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13800486 +EDI: RMSC.COM Jun 22 2019 06:03:00 GECRB/HH GREGG, PO Box 965036,
 Orlando, FL 32896-5036
 13800488 E-mail/Text: camanagement@mtb.com Jun 22 2019 02:17:24 M&T Bank, P.O. Box 64679,
 Baltimore, MD 21264
 13851232 EDI: MERRICKBANK.COM Jun 22 2019 06:03:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 13800489 +EDI: MERRICKBANK.COM Jun 22 2019 06:03:00 Merrick Bank, P.O. Box 9201,
 Old Bethpage, NY 11804-9001
 13862249 EDI: PRA.COM Jun 22 2019 06:03:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13800491 +EDI: PRA.COM Jun 22 2019 06:03:00 Porfolio Recovery Assocaites,
 120 Corporate Boulevard Suite 100, Norfolk, VA 23502-4952
 13830769 EDI: Q3G.COM Jun 22 2019 06:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13800492 +EDI: SEARS.COM Jun 22 2019 06:03:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 13800493 +EDI: VERIZONCOMB.COM Jun 22 2019 06:03:00 Verizon Wireless, PO Box 26055,
 Minneapolis, MN 55426-0055
 13800495 +EDI: WFFC.COM Jun 22 2019 06:03:00 WFFNB/FLOORING SOLUTIONS,
 CSCL DSP TM MAC N8235-04MP O BOX 14517, Des Moines, IA 50306-3517
 13831876 EDI: WFFC.COM Jun 22 2019 06:03:00 Wells Fargo Bank NA, PO Box 10438,
 Des Moines IA 50306-0438

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
 cr PHH Mortgage Corporation
 cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
 Dallas, TX 75261-9741)
 13800484 ##+Delbert Services, 7125 Pollock Dr, Las Vegas, NV 89119-4415
 13811834 ##+PHH Mortgage Corporation, 2001 Bishops Gate Boulevard, Mount Laurel, NJ 08054-4604
 TOTALS: 3, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 25

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor	PHH Mortgage Corporation pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor	PHH Mortgage Corporation jschalk@barley.com, sromig@barley.com
Lawrence W. Willis	on behalf of Debtor Matthew A Leoffert	ecf@westernpabankruptcy.com, urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor	Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 8